



Identity Theft

Identity theft occurs when someone uses your name, your Social Security number, or some other personal, financial, or medical information without your permission to commit fraud or other crimes. Online threats like phishing, malware, or hacking can lead to identity theft.

If your personal information is lost, stolen, or otherwise compromised, you can minimize the potential damage from identity theft.

Put a Fraud Alert on Your Credit Reports

Contact **one** of the three nationwide credit reporting companies, and ask them to put a fraud alert on your credit report:

- Equifax: 1-800-525-6285
- Experian: 1-888-397-3742
- TransUnion: 1-800-680-7289

The one company you call must contact the others. They also will place fraud alerts on your file.

A fraud alert can make it harder for an identity thief to open any accounts in your name. The alert stays on your credit report for at least 90 days. After you create an Identity Theft Report, you can ask for an extended alert on your file.

Review Your Credit Reports

After you place a fraud alert on your credit reports, you are entitled to one free copy of your credit report from each credit reporting company. Read the reports; check to see if your name, address, Social Security number, accounts, and other information are correct.

If the report shows accounts you did not open or debts that are not yours, contact the credit reporting companies to report the fraud and have them corrected. You may want to contact the security or fraud department of each company where an account was misused or opened without your permission, too. Ask the company to send you proof that they corrected or closed the problem accounts.

Create an Identity Theft Report

An Identity Theft Report will help you resolve problems with credit reporting companies, debt collectors, and businesses that allowed the identity thief to open new accounts in your name. The Report can help you:

- get fraudulent information permanently removed from your credit report
- prevent a company from collecting debts that result from identity theft or selling the debts to others for collection
- get an extended fraud alert put on your credit report

It takes three steps to create an Identity Theft Report:

- File an identity theft complaint with the FTC.

FREEDOM BANK

Online: <http://ftc.gov/idtheft>

Phone: 1-877-438-4338

- When you file your complaint with the FTC, get a copy of the FTC affidavit that shows the details of your complaint. The online complaint site explains how to print your completed affidavit. If you file your complaint by phone, ask the counselor how to get a copy of your affidavit.
- Take your completed FTC identity theft affidavit and go to your local police, or the police where the theft occurred, to file a police report. Get a copy of the police report or the report number.

Your FTC identity theft affidavit **plus** your police report makes an Identity Theft Report. Send copies of the Identity Theft Report to companies where you report fraud. Ask them to remove or correct fraudulent information in your accounts.

Learn more about how to protect your personal information and respond to identity theft at <http://ftc.gov/idtheft>.